

Information to identify the case:

Debtor 1	Earnest A. Harris	Social Security number or ITIN	xxx-xx-9705
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Priscilla L. Harris	Social Security number or ITIN	xxx-xx-0413
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Virginia		Date case filed for chapter 7 August 30, 2016	
Case number: 16-34290-KRH			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Earnest A. Harris	Priscilla L. Harris
2. All other names used in the last 8 years		
3. Address	6700 Welch Drive Chesterfield, VA 23832	6700 Welch Drive Chesterfield, VA 23832
4. Debtor's attorney Name and address	Pia J. North North Law 5913 Harbour Park Drive Midlothian, VA 23112	Contact phone 804-739-3700 Email: help@pianorth.com
5. Bankruptcy trustee Name and address	Harry Shaia, Jr Spinella, Owings & Shaia, P.C. 8550 Mayland Drive Richmond, VA 23294	Contact phone (804) 747-0920 Email: harryshaia@spinella.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: August 31, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 3, 2016 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://ebn.uscourts.gov> or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Earnest A. Harris
 Priscilla L. Harris
 Debtors

Case No. 16-34290-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj
 Form ID: 309A

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 Total Noticed: 43

Date Rcvd: Aug 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2016.

db/jdb +Earnest A. Harris, Priscilla L. Harris, 6700 Welch Drive, Chesterfield, VA 23832-8355
 13552014 +Bon Secours, P.O. Box 28538, Richmond, VA 23228-8538
 13552021 +CJW Medical Center, Post Office Box 99008, Bedford, TX 76095-9108
 13552017 +Capital One Bank Reg Ag, 4581 Cox Road, Glen Allen, VA 23060-3382
 13552018 +Chesterfield County Attorney, Project Home, PO Box 40, Chesterfield, VA 23832-0903
 13552019 +Chesterfield FCU, Jeanne H. Dotson, President, 6737 Public Safety Road,
 Chesterfield, VA 23832-6674
 13552020 +Chesterfield Fed Credit Union, 6737 Public Safety Way, Chesterfield, VA 23832-6674
 13552022 #+Consumer Cellular, 7204 SW Durham Rd, Ste 300, Portland, OR 97224-7574
 13552026 +Edward S. Whitlock, 10160 Staples Mill Road, Suite 105, Glen Allen, VA 23060-3447
 13552027 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 13552030 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, 9701 Metropolitan, Richmond, VA 23236)
 13552028 Fay Servicing, P.O. Box 619063, Dallas, TX 75261-9063
 13552034 +Goodyear Tire/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13552035 +Home Furnishings, 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828
 13552036 +Home Furnishings, Home Furnishings Credit Co, Po Box 12812, Norfolk, VA 23541-0812
 13552037 +Horizon Fin, 8585 Broadway #88, Merrillville, IN 46410-7064
 13552039 MCV Hospital/VCU Health System, P.O. Box 980462, Richmond, VA 23298-0462
 13552040 +MCV Physicians, Re: Bankruptcy, P.O. Box 758997, Baltimore, MD 21275-8997
 13552041 +Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
 13552046 +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 13552047 +St Francis Medical Center, P.O. Box 404893, Atlanta, GA 30384-4893
 13552048 +Surgical Assoc. of Richmond, 1051 Johnston Willis Dr, #200, Richmond, VA 23235-4871
 13552049 +United Consumer Financial Serv, 865 Bassett Rd, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: help@pianorth.com Sep 01 2016 10:49:29 Pia J. North, North Law,
 5913 Harbour Park Drive, Midlothian, VA 23112
 tr +EDI: QHSHAIA.COM Sep 01 2016 10:38:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,
 8550 Mayland Drive, Richmond, VA 23294-4704
 13552010 +EDI: CINGMIDLAND.COM Sep 01 2016 10:38:00 AT&T, Attn: Bankruptcy, 1801 Valley View Lane,
 Dallas, TX 75234-8906
 13552011 EDI: BANKAMER.COM Sep 01 2016 10:38:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 13552012 +EDI: BANKAMER.COM Sep 01 2016 10:38:00 Bank of America,
 Attn: Correspon Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 13552013 +E-mail/Text: banko@berkscredit.com Sep 01 2016 10:50:01 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 13552015 EDI: CAPITALONE.COM Sep 01 2016 10:38:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 13552016 +EDI: CAPITALONE.COM Sep 01 2016 10:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13552023 +EDI: RCSFNBMARIN.COM Sep 01 2016 10:38:00 Credit One Bank, Po Box 98872,
 Las Vegas, NV 89193-8872
 13552025 +EDI: RCSFNBMARIN.COM Sep 01 2016 10:38:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 13552024 +EDI: RCSFNBMARIN.COM Sep 01 2016 10:38:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 13552029 +EDI: BLUESTEM.COM Sep 01 2016 10:38:00 Fingerhut/webbank, 6250 Ridgewood Roa,
 Saint Cloud, MN 56303-0820
 13552032 +EDI: RMSC.COM Sep 01 2016 10:38:00 GECRB/Lowes, Po Box 965005, Orlando, FL 32896-5005
 13552033 +EDI: RMSC.COM Sep 01 2016 10:38:00 GECRB/Lowes, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 13552038 +EDI: RESURGENT.COM Sep 01 2016 10:38:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 13552042 +E-mail/Text: bknotices@professionalcredit.com Sep 01 2016 10:50:36 Professional Credit Se,
 400 International Way, Springfield, OR 97477-7002
 13552043 +E-mail/Text: colleen.atkinson@rmscollect.com Sep 01 2016 10:51:04 Receivable Management,
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
 13552044 +EDI: SEARS.COM Sep 01 2016 10:38:00 Sears/cbsd, Po Box 6282, Sioux Falls, SD 57117-6282
 13552045 +EDI: SEARS.COM Sep 01 2016 10:38:00 Sears/cbsd, Citicorp Credit Services/Centralized Ban,
 Po Box 20363, Kansas City, MO 64195-0363
 13552050 +EDI: VERIZONEAST.COM Sep 01 2016 10:38:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0422-7

User: cummingsj
Form ID: 309A

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Total Noticed: 43

Date Rcvd: Aug 31, 2016

13552031* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
9701 Metropolitan Court Ste B, Richmond, VA 23236)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
Pia J. North on behalf of Joint Debtor Priscilla L. Harris
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;assista
nt@pianorth.com
Pia J. North on behalf of Debtor Earnest A. Harris
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;assista
nt@pianorth.com

TOTAL: 3